



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:) Attorney Docket No. 101
Burkhalter, Swinton B.)
Application No.: 09/775,336)
Filed: February 1, 2001)
For: INSURANCE SYSTEM AND)
METHOD WITH)
DISPROPORTIONAL)
ALLOCATION)
Examiner: Kalinowski, Alexander G.)
Art Unit: 3626)
Confirmation No.: 9210)

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Commissioner for Patents
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Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed June 2, 2005 (and accompanied by a one month extension of time and a Request for Continued Examination), please find attached AMENDMENTS TO THE SPECIFICATION and AMENDMENTS TO THE CLAIMS as well as REMARKS arguing the rejection of the claims in the application.